

Information to identify the case:

Debtor 1	<u>Darin L. King</u>	Social Security number or ITIN	xxx-xx-1713
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sara M. King</u>	Social Security number or ITIN	xxx-xx-7068
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21169-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Darin L. King

Sara M. King
aka Sara M. Garsteck

2/2/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Darin L. King
Sara M. King
Debtors

Case No. 22-21169-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Feb 02, 2023

Form ID: 318

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Darin L. King, Sara M. King, 2403 Mt Pleasant Rd, Ruffs Dale, PA 15679-1130
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court., Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15501074	+ Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15491506	Dept of Ed/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
15510324	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15491513	Jpmcb Card (Chase Freedom), PO Box 15369, Wilmington, DE 19850-5369
15491514	Jpmcb Card (Chase Prime), PO Box 15369, Wilmington, DE 19850-5369
15491517	Keybank/US Bank/CC, Attn: Bankruptcy, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Feb 03 2023 04:44:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Feb 03 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 03 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2023 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Feb 03 2023 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 02 2023 23:43:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15491500	Email/Text: backoffice@affirm.com	Feb 02 2023 23:43:00	Affirm, 650 California St Fl 12, San Francisco, CA 94108-2716
15501074	+ EDI: MAXMSAIDV	Feb 03 2023 04:44:00	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15491501	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		

District/off: 0315-2

User: auto

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		Feb 02 2023 23:43:00	Apple Card/Gs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
15491502	EDI: BANKAMER.COM		
		Feb 03 2023 04:44:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15491503	EDI: BANKAMER.COM		
		Feb 03 2023 04:44:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
15502586	EDI: BANKAMER.COM		
		Feb 03 2023 04:44:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15491504	EDI: CITICORP.COM		
		Feb 03 2023 04:44:00	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
15508371	EDI: CITICORP.COM		
		Feb 03 2023 04:44:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15491505	Email/Text: electronicbkydocs@nelnet.net		
		Feb 02 2023 23:43:00	Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
15491506	EDI: MAXMSAIDV		
		Feb 03 2023 04:44:00	Dept of Ed/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
15491507	Email/Text: electronicbkydocs@nelnet.net		
		Feb 02 2023 23:43:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
15491508	EDI: DISCOVER.COM		
		Feb 03 2023 04:44:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
15501757	EDI: DISCOVER.COM		
		Feb 03 2023 04:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15491509	EDI: DISCOVER.COM		
		Feb 03 2023 04:44:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15491510	Email/Text: SAABankruptcy@fcbanking.com		
		Feb 02 2023 23:43:00	First Commonwealth Ban, 22 N 6th St, Indiana, PA 15701-1802
15491511	+ Email/Text: SAABankruptcy@fcbanking.com		
		Feb 02 2023 23:43:00	First Commonwealth Bank, Attn: Legal Department, 601 Philadelphia St, Indiana, PA 15701-3952
15491512	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Feb 02 2023 23:43:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
15543366	EDI: JEFFERSONCAP.COM		
		Feb 03 2023 04:44:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15491515	EDI: JPMORGANCHASE		
		Feb 03 2023 04:44:00	Jpmcb Card (Chase Slate), PO Box 15369, Wilmington, DE 19850-5369
15508655	+ Email/Text: RASEBN@raslg.com		
		Feb 02 2023 23:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15491516	Email/Text: key_bankruptcy_ebnc@keybank.com		
		Feb 02 2023 23:43:00	Keybank NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
15491518	EDI: NAVIENTFKASMSERV.COM		
		Feb 03 2023 04:44:00	Navient Solutions Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
15492122	+ EDI: PENNDEPTREV		
		Feb 03 2023 04:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15492122	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 02 2023 23:43:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15491519	Email/PDF: ebnotices@pnmac.com		
		Feb 02 2023 23:54:41	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
15491520	+ Email/PDF: ebnotices@pnmac.com		
		Feb 02 2023 23:54:35	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387

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User: auto

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15491521	EDI: CITICORP.COM	Feb 03 2023 04:44:00	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
15491522	EDI: RMSC.COM	Feb 03 2023 04:44:00	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005
15518366	+ EDI: RMSC.COM	Feb 03 2023 04:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15491772	+ EDI: RMSC.COM	Feb 03 2023 04:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491523	EDI: RMSC.COM	Feb 03 2023 04:44:00	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15491525	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 02 2023 23:43:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
15491524	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 02 2023 23:43:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
15491526	Email/Text: bankruptcydepartment@tsico.com	Feb 02 2023 23:43:00	Transworld Sys Inc/55, PO Box 15270, Wilmington, DE 19850-5270
15503535	+ Email/Text: electronicbkydocs@nelnet.net	Feb 02 2023 23:43:00	U.S. DEPARTMENT OF EDUCATION C/O NELNET, 121 SOUTH 13TH STREET, LINCOLN, NE 68508-1904
15515661	EDI: AIS.COM	Feb 03 2023 04:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty		Kevin J Petak
cr		PENNYMAC LOAN SERVICES, LLC
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
cr	*+	First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Kevin J. Petak	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee kpetak@spencecuster.com, skosis@spencecuster.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone	on behalf of Joint Debtor Sara M. King robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone	on behalf of Debtor Darin L. King robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com

TOTAL: 8